

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Louis A. Santo, Jr.
Joy M. Santo
Debtors

Case No. 22-01912-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jan 23, 2025

User: AutoDocke
Form ID: ordsmiss

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Louis A. Santo, Jr., Joy M. Santo, 312 Meadow Trail, Dillsburg, PA 17019-8938
cr	+ Morgan Stanley Mortgage Loan Trust 2006-11, 14841 Dallas Parkway, Suite 350, Dallas, TX 75254-7685
cr	+ Morgan Stanley Mortgage Loan Trust 2006-11, U.S. B, Hill Wallack LLP, 21 Roszel Rd, Princeton, NJ 08543, UNITED STATES 08540-6866
5499252	+ JOSEPH L. GENTILCORE, ESQUIRE, 1600 MARKET STREET, PHILADELPHIA, PA 19103-7240
5499245	+ LOUIS A. SANTO, JR., JOY M. SANTO, 312 MEADOW TRAIL, DILLSBURG, PA 17019-8938
5499247	+ SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jan 23 2025 23:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5499251	+ EDI: DISCOVER	Jan 23 2025 23:45:00	DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025
5500051	EDI: DISCOVER	Jan 23 2025 23:45:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5499249	EDI: IRS.COM	Jan 23 2025 23:45:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5510707	EDI: JEFFERSONCAP.COM	Jan 23 2025 23:45:00	Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-9617
5499246	+ Email/Text: rshearer@cgalaw.com	Jan 23 2025 18:55:00	LAWRENCE V. YOUNG, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5499253	+ Email/Text: Unger@Members1st.org	Jan 23 2025 18:55:00	MEMBERS 1ST FCU, ATTN: BANKRUPTCY, 5000 MARKETPLACE WAY, ENOLA, PA 17025-2431
5499254	+ Email/Text: Mercury@ebn.phinsolutions.com	Jan 23 2025 18:55:00	MERCURY/FBT, ATTN: BANKRUPTCY, PO BOX 84064, COLUMBUS, GA 31908-4064
5499255	Email/Text: EBN@Mohela.com	Jan 23 2025 18:55:00	MOHELA, ATTN: BANKRUPTCY, 633 SPIRIT DRIVE, CHESTERFIELD, MO 63005
5506745	+ Email/Text: Unger@Members1st.org	Jan 23 2025 18:55:00	Members 1st FCU, PO Box 8893, Camp Hill, PA 17001-8893
5506444	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 23 2025 18:55:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5647399	+ Email/Text: mtgbk@shellpointmtg.com		

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		Jan 23 2025 18:55:00	Morgan Stanley Mortgage Loan Trust 2006-11,, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, Morgan Stanley Mortgage Loan Trust 2006-, c/o Shellpoint Mortgage Servicing 29603-0826
5647398	+ Email/Text: mtgbk@shellpointmtg.com		
		Jan 23 2025 18:55:00	Morgan Stanley Mortgage Loan Trust 2006-11,, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
5499256	+ Email/PDF: bankruptcy_prod@navient.com		
		Jan 23 2025 19:02:58	NAVIENT, ATTN: BANKRUPTCY, PO BOX 9640, WILES-BARR, PA 18773-9640
5499248	+ EDI: PENNDEPTREV		
		Jan 23 2025 23:45:00	PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5499248	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Jan 23 2025 18:55:00	PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5499257	^ MEBN		
		Jan 23 2025 18:44:57	STERN AND EISENBERG LLP, 1581 MAIN ST., #200, WARRINGTON, PA 18976-3403
5499258	+ EDI: SYNC		
		Jan 23 2025 23:45:00	SYNCB/RHEEM KWICK COMFORT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
5499615	^ MEBN		
		Jan 23 2025 18:45:06	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5510669	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Jan 23 2025 18:55:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
5499259	+ Email/Text: tonette.hill@usbank.com		
		Jan 23 2025 18:55:00	US BANK NATIONAL ASSOCIATION, 205 W. 4TH STREET, SUITE 500, CN-TX 05-F1, CINCINNATI, OH 45202-4812
5499260	+ EDI: USBANKARS.COM		
		Jan 23 2025 23:45:00	US BANK NATIONAL ASSOCIATION, P.O. BOX 108, SAINT LOUIS, MO 63166-0108
5509605	EDI: AIS.COM		
		Jan 23 2025 23:45:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5499250	Email/Text: kcm@yatb.com		
		Jan 23 2025 18:55:00	YORK ADAMS TAX BUREAU, P O BOX 15627, YORK, PA 17405-0156
TOTAL: 24			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Morgan Stanley Mortgage Loan Trust 2006-11, U.S. B

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2025 at the address(es) listed below:

Name	Email Address
Angela C. Pattison	on behalf of Creditor Morgan Stanley Mortgage Loan Trust 2006-11 U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank apattison@hillwallack.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association as Trustee for Morgan S bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Lawrence V. Young	on behalf of Debtor 2 Joy M. Santo lyoung@cgalaw.com rminello@cgalaw.com;kbrayboy@cgalaw.com;ephillips@cgalaw.com;rshearer@cgalaw.com;jhall@cgalaw.com
Lawrence V. Young	on behalf of Debtor 1 Louis A. Santo Jr. lyoung@cgalaw.com, rminello@cgalaw.com;kbrayboy@cgalaw.com;ephillips@cgalaw.com;rshearer@cgalaw.com;jhall@cgalaw.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Louis A. Santo Jr.,
aka Louis A. Santo,

Chapter 13

Debtor 1

Case No. 1:22-bk-01912-HWV

Joy M. Santo,

Debtor 2

Order

Upon consideration of the Motion to dismiss the case, and having afforded notice and an opportunity for hearing,

ORDERED that the case is hereby dismissed as to both Debtors.

Notwithstanding the dismissal of this case, the court retains jurisdiction over timely requests for payment of compensation.

By the Court,

A handwritten signature in black ink, appearing to read "Henry W. Van Eck". The signature is fluid and cursive, with the first name "Henry" and last name "Van Eck" clearly distinguishable.

Henry W. Van Eck, Chief Bankruptcy Judge

Dated: January 23, 2025

ordsmiss (05/18)